Attorney Docket No.: G04.008

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEMS AND METHODS TO FACILITATE ANALYSIS OF A COMMERCIAL MORTGAGE BACKED

TO FACILITATE ANALYSIS OF A COMMERCIAL MORTGAGE BACKED SECURITY PORTFOLIO VIA A COMMUNICATION NETWORK, the specification of which

\boxtimes	is attached here	eto.		
	was filed on	as United States Ap	oplication No. or PCT Intern	national Application
		and was amended on		• •
I hereb	y state that I hav	e reviewed and underst	and the contents of the above	ve identified
specification, i	including the cla	ims, as amended by any	amendment referred to abo	ove.
I ackno	wledge the duty	to disclose to the Unite	ed States Patent and Tradem	ark Office all
information kr	nown to me to be	e material to patentabilit	y as defined in 37 CFR Sec	tion 1.56.
I hereb	y claim foreign _l	priority benefits under 3	5 USC Section 119(a)-(d) of	or
			or inventor's certificate, or	
			ignated at least one country	
			tified below, by checking the	
			ate or PCT International	
application hav	ing a filing date	before that of the appli	cation on which priority is	claimed.
Prior Foreign A				Priority Not Claimed
(Num	ber)	(Country)	(Date/Month/Year Filed))
(Num	ber)	(Country)	(Date/Month/Year Filed)	<u> </u>

I hereby claim the benefit under 35 USC Section 119(e) of any United States provisional application(s) below:

(Application Serial No.)	(Filing Date)	
(Application Serial No.)	(Filing Date)	·

I hereby claim the benefit under 35 USC Section 120 of any United States application(s), or Sections 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 USC Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37 CFR, or PCT International filing date of this application:

not yet assigned (Application Serial No.)	11/29/01 (Filing Date)	pending (Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

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